[*Translation*]

Outstanding Loans of Regional Rural Banks

5210. SHRI SIMON MARANDI: Will the Minister of FINANCE be pleased to state:

(a) the amount of outstanding loans against low income group people which were waived by various Regional Rural Banks from January 1991 to July 31, 1991;

(b) the amount of such outstanding loans of all Regional Rural Banks which have not yet been realised; and

(c) the action taken by the government so far in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c). National Bank for Agriculture and Rural Development have reported that under the Agricultural & Rural Debt Relief Scheme (ARDRS) 1990, the total amount of loans waived upto 27th July, 1991 by Regional Rural Banks have aggregated to Rs. 811.14 crores in 37.26 lakhs accounts which mainly include persons belonging to weaker sections of society. As at the end of the March, 1991 (latest available) the total outstanding advances of Regional Rural Banks were reported to be Rs. 3548.01 crores as against Rs. 3554.04 crores as at the end of March, 1990. The over dues then stood at Rs. 937 crores. The percentage of recovery to demand of all Regional Rural Banks taken together has not been satisfactory during the last few years. The clientele of RRBs being the weaker sections of society are economically more vulnerable to adverse climatic conditions or any other negative factor in the production process. NABARD in consultation with Reserve Bank of India takes steps to bring about qualitative changes in the functioning of Regional Rural Banks.

[*English*]

Credit Camps by Public Sector Banks

5212. DR. G.L. KANAUJIA:
SHRI BALRAJ PASSI:

Will the Minister of FINANCE be pleased to state:

(a) whether credit camps are organised by the public sector banks to accelerate flow of credit to the weaker sections.

(b) if so, the details of the credit camps organised by the various banks and the amount sanctioned to the weaker sections during 1990-91 and the current year till date, camp-wise and State-wise; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c). Government and Reserve Bank of India have not formulated any scheme for distribution of loans by public sector banks in credit camps. Under the scheme of Integrated Rural Development Programme (IRDP), the camps are organised to achieve effective coordination between banks and Government agencies where beneficiaries can represent and their applications processed expeditiously. The public sector banks may organise credit camps on their own as a part of their overall measures taken to bring about accelerated credit assistance to weaker sections. The data reporting system of banks does not yield information in respect of the number of such camps held in various parts of the country. However, the total outstanding advances of all public sector banks to weaker sections as at the end of March, 91 (latest available) were Rs. 10260.08 crores in 247 lakh borrowal accounts.